

**Information to identify the case:**

Debtor 1 Alan R. Witte  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court District of New Jersey  
Case number: 19-26331-JNP

Social Security number or ITIN xxx-xx-9224  
EIN \_\_\_\_\_

Social Security number or ITIN \_\_\_\_\_  
EIN \_\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Alan R. Witte

12/20/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Alan R. Witte  
 Debtor

Case No. 19-26331-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 29

Date Rcvd: Dec 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2019.

db +Alan R. Witte, 2432 Acorn Drive, Atco, NJ 08004-1138  
 cr +Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202,  
     Fairfield, NJ 07004-2927  
 518426054 +Apex Asset Management, Attn: Bankruptcy, 2501 Oregon Pike, Ste 201,  
     Lancaster, PA 17601-4890  
 518426063 +Citizens Bank, Attention: ROP-15B, 1 Citizens Drive, Riverside, RI 02915-3035  
 518426067 +Emrg Phy Assoc of S Jersey, PC, PO Box 740021, Cincinnati, OH 45274-0021  
 518426069 +HRRG, PO Box 5406, Cincinnati, OH 45273-0001  
 518426071 +Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 51842423 +Nationstar Mortgage LLC, c/o RAS Citron LLC, 130 Clinton Road, Suite 202,  
     Fairfield NJ 07004-2927  
 518426072 +Quality Asset Recovery, Po Box 239, Gibbsboro, NJ 08026-0239  
 518426073 +Quest Diagnostics, PO Box 740775, Cincinnati, OH 45274-0775  
 518426074 +Quest Pathology Consultants, 520 E 22nd St, Lombard, IL 60148-6110  
 518426075 +Radiology Associates of Burlington Cty, PO Box 447, Hainesport, NJ 08036-0447  
 518426076 +South Jersey Radiology, PO Box 1710, Voorhees, NJ 08043-7710  
 518426078 +Virtua Hospital Patient Payments, PO Box 780857, Philadelphia, PA 19178-0857  
 518426081 +Virtua Medical Group, PO Box 6028, Bellmawr, NJ 08099-6028  
 518426084 +Virtua Medical Group, PO Box 71451, Philadelphia, PA 19176-1451  
 518426085 +Waterford Twp EMS, Inc., PO Box 670, Cape May Court House, NJ 08210-0670

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Dec 21 2019 05:33:00 Brian Thomas, Brian Thomas, Esq,  
     327 Central Avenue, Suite 103, Linwood, NJ 08221-2026  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 21 2019 00:56:44 U.S. Attorney, 970 Broad St.,  
     Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 21 2019 00:56:38 United States Trustee,  
     Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
     Newark, NJ 07102-5235  
 518426059 E-mail/Text: bankruptcy@bbandt.com Dec 21 2019 00:56:21 Bb&T, Attn: Bankruptcy,  
     Po Box 1847, Wilson, NC 27894  
 518426060 +E-mail/Text: cms-bk@cms-collect.com Dec 21 2019 00:56:25 Capital Management Services, LP,  
     698 1/2 South Ogden St, Buffalo, NY 14206-2317  
 518426061 +EDI: CHASE.COM Dec 21 2019 05:34:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298,  
     Wilmington, DE 19850-5298  
 518426062 +EDI: CITICORP.COM Dec 21 2019 05:34:00 Citicards Cbna, Citi Bank, Po Box 6077,  
     Sioux Falls, SD 57117-6077  
 518426064 +E-mail/Text: legal-dept@cooperhealth.edu Dec 21 2019 00:56:43 Cooper Health System,  
     PO Box 6018, Bellmawr, NJ 08099-6018  
 518426065 +EDI: CCS.COM Dec 21 2019 05:33:00 Credit Collections Services, Attention: Bankruptcy,  
     725 Canton Street, Norwood, MA 02062-2679  
 518426066 EDI: DISCOVER.COM Dec 21 2019 05:33:00 Discover Financial, Attn: Bankruptcy Department,  
     Po Box 15316, Wilmington, DE 19850  
 518426070 +EDI: IRS.COM Dec 21 2019 05:34:00 Internal Revenue Service, PO Box 7346,  
     Philadelphia, PA 19101-7346  
 518426077 EDI: TDBANKNORTH.COM Dec 21 2019 05:34:00 TD Bank, N.A., 32 Chestnut Street,  
     Po Box 1377, Lewiston, ME 04243

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026  
 518426057\* +Apex Asset Management, Attn: Bankruptcy, 2501 Oregon Pike, Ste 201,  
     Lancaster, PA 17601-4890  
 518426058\* +Apex Asset Management, Attn: Bankruptcy, 2501 Oregon Pike, Ste 201,  
     Lancaster, PA 17601-4890  
 518426055\* +Apex Asset Management, Attn: Bankruptcy, 2501 Oregon Pike, Ste 201,  
     Lancaster, PA 17601-4890  
 518426056\* +Apex Asset Management, Attn: Bankruptcy, 2501 Oregon Pike, Ste 201,  
     Lancaster, PA 17601-4890  
 518426068\* +Emrg Phy Assoc of S Jersey, PC, PO Box 740021, Cincinnati, OH 45274-0021  
 518426079\* +Virtua Hospital Patient Payments, PO Box 780857, Philadelphia, PA 19178-0857  
 518426080\* +Virtua Hospital Patient Payments, PO Box 780857, Philadelphia, PA 19178-0857  
 518426082\* +Virtua Medical Group, PO Box 6028, Bellmawr, NJ 08099-6028  
 518426083\* +Virtua Medical Group, PO Box 6028, Bellmawr, NJ 08099-6028

TOTALS: 0, \* 10, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 29

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309):** Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2019 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,  
bthomas@ecf.axosfs.com  
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.axosfs.com  
Harold N. Kaplan on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
hkaplan@rasnj.com, informationathnk@aol.com  
Lee Martin Perlman on behalf of Debtor Alan R. Witte ecf@newjerseybankruptcy.com,  
mcdoherty@ecf.courtdrive.com  
Rebecca Ann Solarz on behalf of Creditor MidFirst Bank rsolarz@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6